Method and Apparatus for the User-defined Loading

and Running of Applications by Means of a Token

ABSTRACT

A method and apparatus for the user-defining configuring and starting of an application or software components to form an application by means of a token and in particular a chip card. Via the service identifiers stored in his chip card which represent applications or software components to form applications, the chip card user can install the desired application. The card agent accepts the request for an application, checks the register to see if the application is present and if it is not, makes a connection to communicate with the server in order to download the application to the user system. In a specific embodiment of the present invention, the chip card user may combine various applications or software components, such as the management of his account by his bank, his mobile telephone account with a telephone company and the booking of flights by a travel agent, into one overall application. In this way the chip card holder can produce customised chip card applications for himself without being tied to a given configuration of a given system.